

### **METHOD OF PLAYING A THREE PART WAGERING GAME**

The present invention relates to wagering game play methods. In particular, it relates to a game play method that combines elements of several well-known games, such as high card, blackjack, baccarat and poker.

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#### **Background of the Invention**

The present invention is a novel wagering game that is an adaptation of a wagering game described in Awada U.S. Patent 5,988,643, the content of which is herein incorporated by reference.

The prior art includes a number of wagering games that include combinations of known game elements, such as is described in Awada U.S. Patent 5,988,643. Examples of other multi-part wagering games are described in the U.S. Patents mentioned below.

Josephs U.S. Patent 5,377,993 describes a casino wagering game in which a player places a bet and is dealt two cards to play a modified form of blackjack. The dealer may take additional cards according to conventional blackjack rules, but the player receives only two cards. The player has the option of doubling his initial bet, but in contrast to the standard rules of 21, he or she may not receive an additional card. No additional wager is required to participate in the second segment of the game. The dealer's two initial cards become community cards. The community cards are combined with the player's cards to form a four card poker hand. The poker hands are compared to a pay table of predetermined winning poker hands and corresponding odds, and payouts are made to all players who hold winning hands. Only players who beat the dealer in blackjack advance to the poker round. This game lacks the feature of independently playing a sequence of games, regardless of the outcome of each individual game segment.

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Malek U.S. Patent 5,265,882 describes a multi-part game that allows each player to play against one another. The game is dealt from a six deck shoe. The players must bet on at least two out of the three available games. Players simultaneously play 21, draw poker, and baccarat. The dealer initially deals one card to each player, and a card to him or herself, face down. The player with the highest ranking card can place an additional

bet against the other players. The remaining players can match the bets, but must bet as a group. This game does not include a sequence of games, and the player has the option to refrain from playing one of the segments.

Macaisa U.S. Patent 5,639,092 describes the sequential play of a series of five separate games. The players have the option of playing one or more of the games. The games are: 21, roulette, baccarat, poker and a poker jackpot game. In this game, it is not mandatory to play all game segments. The players and the dealer receive two cards each. If the player has a two card point count of 12, the dealer collects the roulette bet. If the players hold a red and a black card, the dealer takes the roulette bet. If the player holds two red cards or two black cards, the dealer pays the player odds on the roulette bet.

The dealer deals additional optional cards to the player in accordance with the standard rules of blackjack, except that a maximum of five cards are dealt in the 21 game. If the player busts and does not have at least three of a kind or better, the player loses his blackjack, poker and bonus poker bet at the same time. If the player beats the dealer's 21 hand and has a pair of tens or higher, the player is paid only on the blackjack bet.

Awada U.S. Patent 5,921,550 describes a game in which the players place three equal wagers to participate in the game. Players are dealt a first card. Players having a first card with a value of 9 or higher win a payout on the first bet. Players are then dealt a second card. If the second card is 9 or higher, or the player holds a pair of 2's through 8's, the player is awarded a payout on the second bet. The players each receive three additional cards. Players combine the first two cards with the three additional cards to form a five card poker hand. Poker hands are resolved against a pay table.

Awada U.S. Patent 5,988,643 describes a three part wagering game, including a first high card game, a second blackjack game, and a third poker game. An optional side bet is offered on the poker hand. The first three games are played against a dealer, and are played in sequence. A standard deck of cards is used to play the game. This game is currently in a few casinos in the United States and is marketed under the name 3 WAY ACTION®

The player places three (equal or unequal) bets in betting circles corresponding to each of the three games. The optional bonus action bet may be placed at this time. The first three bets are mandatory. The dealer shuffles the cards, and deals out one card face up to each player, and one card face up to himself. If the player's card has a higher point value than the dealer card, the player wins even money on the first bet. Court cards count as 10, and Aces are counted as 11 in this part of the game. If the player and dealer tie, the house takes one-half of the high card bet. If the player wins, he is awarded even money or 1:1 on his high card bet.

After all high card bets are resolved, the dealer deals one additional card to each player, face up and deals himself one additional card face down. The player combines his card from the high card game with the card dealt to form a blackjack hand. If the player has a two card 21, also called a "Natural", the player wins, typically 3:2 odds. The player may take hits or stand according to conventional blackjack rules, except that the maximum number of cards he may hold in his hand is seven.

Additionally, the dealer must take additional cards, or "hits" on his hand so long as his total card count is 16 or less. If he reaches 7 cards without achieving a 17 or greater, the player automatically wins. This rule is referred to as the "Seven Card Charlie" rule. With the Exception of the 7 Card Charlie situation, the player must beat the dealer in point count to win. Winning hands are awarded a payout that is paid 3:2 odds.

According to the current game play rules of 3 WAY ACTION®, players may split pairs on Aces only, and may double down on 21 wagers. The "double down" rule allows players to double their blackjack bet. In exchange, the player must take only one more card. No additional cards can be dealt after the third card if the player opts to double down. According to one exemplary strategy, players may choose to double down when their two card point count is close to or equal to eleven, or when the dealer's up card is a five or a six. As part of the strategy, players assume that the dealer's hole card has a count of ten, and that they are likely to draw a 10 count card.

At the conclusion of the blackjack game, game play advances to a poker segment. If the player holds fewer than seven cards at the conclusion of his blackjack game, the dealer first deals cards to each player so that all players hold seven cards. The dealer deals additional cards to himself, if necessary to make his own card count equal to 7. The players make their best hand with five of the seven cards.

A common mistake that is made by the dealer is to deal too many cards. When too many cards are delivered to the player, the dealer must declare a misdeal. Significant delays are experienced when the cards must be gathered, reshuffled and redealt. The dealer must count the number of cards held by each player and provide enough additional cards so that each player holds seven cards. In practice, such errors are common, and always result in misdeals because the players are allowed to set their own hands. Once the cards are touched by the players, the order in which they are dealt to the player is lost (since they are free to rearrange the order of the cards), and the dealer can no longer identify the last card dealt and take it back.

In scoring the hands, normal poker rules apply, except that each player plays against the dealer and not the other players. In traditional poker, only the high hand, according to standard poker rankings (royal flush, straight flush, four of a kind, full house, flush, straight, three of a kind, two pairs, a pair, high card) wins. In bad beat poker, the second highest hand is paid a jackpot from a “bad beat” side bet wager prize pool. Each player compares his poker hand to the poker hand of the dealer. All players who have a higher ranking hand than the dealer win even money, or 1:1 on the poker bet. The payout is also different from conventional poker as the hand pays odds of 1:1 instead of paying all or a portion of a pot (the “pot” defined as a pool of wagers collected from each participating player).

In the current form of play, the player has the option of placing a fourth bet on the occurrence of certain high ranking poker hands that pay increasing payouts as the conventional poker ranking increases. For purposes of this disclosure, a “pay table side bet” is an optional side bet that includes a set of two or more predetermined combinations (such as a royal flush, and a straight flush, for example) with odds that increase as the

frequency of occurrence of the combination decreases. Typically the payout odds increase with less frequently occurring combinations. For example, a suitable pay table side bet for the game described above would pay the following odds:

Pay Table I

	<u>Hand</u>	<u>Payout</u>
5	Royal Flush	1000:1
	Straight Flush	100:1
	Four of a kind	25:1
	Full house	7:1
10	Flush	5:1
	Straight	3:1
	Three of a Kind	3:1

Although this game has received some level acceptance in the industry, it presents several drawbacks. First, blackjack dealers are trained to sweep cards off of the table when a player's hand count exceeds 21, or busts. Because the game utilizes the same cards in the poker hand, the dealer must learn to leave the cards on the table. This obstacle has successfully been overcome through dealer training.

Another more serious drawback is that the play of the game is too slow to achieve widespread acceptance in the industry. It is well known that casino managers have earnings goals for each table on the casino floor, and if the game does not perform, it is promptly removed.

When dealing the poker segment of 3 WAY ACTION®, the dealer deals additional cards to each player, and waits until the players set their hands and discard before turning up his seven cards, and "setting" his own hand. "Setting" for purposes of this disclosure is arranging cards to form the highest possible ranking poker hand. Setting the hands is time consuming, especially for dealers who have not been trained in

poker-type games where the player competes against the dealer such as in Pai Gow poker and Caribbean Stud® poker.

Most casinos that have the game allow players to pick up their poker hand and arrange their cards before the dealer sets his hand. Each player must put the cards in a desired order, check for flushes (same suit), straights (sequences of cards in descending order), and like combinations to determine how to play the hand. Additionally, the player must choose which cards to discard. In a casino environment, this process is time consuming and almost always causes delays in the game.

Although this feature is not described in the patent, in the current form of the game being offered in Nevada casinos, the dealer's hand must qualify by holding an Ace or higher in order for the player to win the poker hand. In other words, after the dealer deals out the remaining cards to make his or her seven card hand, the dealer must hold an Ace or better (for example, a pair of 2's beats an Ace), otherwise one-half of the player's bet is returned to the player.

The dealer qualification rule serves no advantage to the player, but provides the house with a distinct advantage. If for example, the player holds a royal flush and the dealer does not qualify, he wins back one-half of his bet. In most other poker games (with the exception of Caribbean Stud that also requires dealer hand qualification), a royal flush is always a winning hand. Players feel like they have been cheated when they achieve a high ranking poker hand and lose part or all of the bet.

When the players and dealer have identified their best hands, each hand is compared to the dealer hand. This process is completed one hand at a time. The dealer is required to help the player set his or her best hand, which takes additional time. Security in a number of casinos requires the dealer to arrange his hand so that surveillance can observe how the hand is being scored. The arranging step takes additional time. Then the hands are compared to determine who has the higher hand. The comparison process is also time consuming. Payouts are made as the individual hands are resolved, taking additional time.

The long periods of time required to play this game has caused a number of operators to remove the game from the casino floor. Other operators have agreed to refrain from removing the game while the game is redesigned to speed its play. It would therefore be desirable to modify the game so that the game play rate is increased, making the game more profitable for casino operators. It would also be desirable to modify the game rules so that players always win when holding high ranking poker hands.

#### Summary of the Invention

The present invention is a casino style wagering game that is a combination of high card, 21 or 21-like game such as baccarat, and a poker game against the house. Unlike the game described in Awada U.S. Patent 5,988,643, the poker hands can be resolved quickly, increasing the speed in which the game is dealt, and improving significantly the earnings per unit of time on the game.

The method of the present invention includes the following steps:

- providing one or more decks of standard playing cards;
- 15 a player placing a first wager on a first game against a dealer;
- a dealer dealing one or two cards to a player and a same number of cards to the dealer, forming player and dealer hands;
- 20 resolving the first wager by comparing a total point value of the player and dealer hands, and awarding a payout to the player if the player hand beats the dealer hand, otherwise the dealer collecting the wager;
- 25 a player placing a second wager on a second card game;
- a dealer dealing additional cards to each player, a total number of cards held by each player when combined with the previously dealt cards not to exceed six to participate in a second game against the dealer, wherein the second game is selected from the group consisting of blackjack, baccarat or other game where the object is to obtain a predetermined point count;
- resolving the second wager using standard rules of the selected second game, modified by limiting a total number of cards dealt to the players to no more than 6;

a player placing a third wager on a third card game requiring no more than 6 cards to play;

a dealer dealing each player additional cards, if any, so that all players hold six cards;

5 resolving the third wager by comparing each player's hand according to a set of predetermined winning hands according to the rules of selected game; and

awarding a payout to the players holding predetermined winning hands.

Although the game can be played with any number of decks of cards, the game is preferably a single deck game, utilizing a standard 52 card deck of playing cards.

10 Depending upon the individual game being played, it might be more desirable to deal the game from two or more decks. For example, the game might be played to award a progressive payout on a fourth optional pay table bet on the occurrence of five ace of spades. The prize pool would be funded from the side bet. This combination would not be possible unless the game was dealt from a five (or more) deck shoe.

15 The table layout used to practice the present invention includes three betting circles on each player station. The betting circles are preferably arranged in a straight row, the right hand circle for the high card game, the middle circle for the total point count game and the left hand circle for the poker style game. Although poker is a preferred third segment, because it utilizes one preferred maximum number of cards equal to six in order to play, the third segment could be other games such as Pai Gow 20 poker, a modified version of Gin Rummy or other game utilizing at least the number of cards used to play the second game.

25 According to one form of the game of the present invention, the player plays high card or war, followed by blackjack modified by the fact that a maximum of six cards are dealt to the player, followed by a round of poker, where the player makes his best 5 card hand from his 6 cards. Payouts are awarded according to a pay table.

The player in one embodiment of the invention places three equal (or unequal) bets, on the high card, blackjack and poker betting circles.

### Description of the Drawings

Figure 1 is a diagrammatical top plan view of a gaming table layout useful to practice the method of the present invention.

Figure 2 is an expanded view of one of the player stations on the gaming table layout.

### Detailed Description

The present invention is a novel casino style card game that can be played in a casino environment, as well as on a personal computer for pure entertainment and practice, or in an Internet casino in jurisdictions that allow on-line wagering.

The method of the present invention in one form can be played on a gaming table such as the table 10 shown diagrammatically in Figure 1. The gaming table has a chip tray 12, six dealer card placement areas 14a-f, and six player positions 16, 18, 20, 22, 24 and 26. Dealer placement areas 14a-f are required only when the dealer has a limit of 6 cards. In the first example of the invention, the dealer can take an unlimited number of cards, and placement areas 14a-f are not necessary.

The table 10 is preferably equipped with an automatic card shuffler 28 such as the type described in Pending U.S. Patent Application serial number 09/688,597, filed October 16, 2000, the disclosure of which is incorporated by reference. The card shuffler application, as well as the present application are commonly owned by Shuffle Master, Inc.

The dealer removes decks of shuffled cards from the card shuffler 28, collects bets, awards payoffs and deals and collects cards according to standard casino dealing procedures.

Each player position 16, 18, 20, 22, 24 and 26 is substantially identical. An exemplary player position is shown in Figure 2. Each player position includes an area 30 to place a first game segment wager (in the first example, a high card wager), an area for a second game segment wager 32 (in the first example, a 21 wager), and an area for a third game segment 34 (in the first example, a poker wager against the house or a pay table bet). Beneath the third betting area 34 is printed a pay table including a plurality of

predetermined winning hands, and corresponding payout odds. As the frequency of occurrence of the winning hands decrease, the payout odds increase. In the example shown in Figure 2, there are nine predetermined winning hands when the third segment is poker, with payouts ranging between 1:1 to 100:1. The purpose and function of the pay tables will be described in more detail below.

The method of the present invention includes providing one or more decks of standard playing cards. Although this game can be dealt as a multiple deck game, in the first example of the invention, a standard fifty-two card deck of cards is used. The deck could also be modified by adding wild cards, removing certain cards, etc. to suit the particular game rules being followed. Special card decks could also be used.

According to the invention, players who participate in the game are required to participate in each of three game play segments. A winning outcome is not required to win a game segment in order to advance to the next game segment. Typically, a wager is placed on all three segments before the first card is dealt. In other examples of the invention, the player places a first wager only prior to the first card being dealt, and subsequent wagers in later stages of the game. According to one aspect of the invention, a player places a first wager on a first game against the dealer. The dealer then deals to himself and each player one card to participate in a high card game. If the player beats the dealer by holding a card with a higher count than the dealer, the dealer pays the player according to predetermined payout odds on the first bet. In the first example of the invention, the payout to the player is 1:1 for a winning high card hand. Aces count as 11 points in this segment of the game.

In the event that the player and dealer have the same point count, one-half of the player's bet is returned to the player. The other one-half of the bet is collected by the house. In another example, pushes are resolved in favor of the house. In a third example, pushes are resolved in favor of the player.

In a first example of the invention, the player places a second bet on the occurrence of a 21 or similar game whose object is to achieve a target point count, such as baccarat. As mentioned above, this wager is typically placed before the first card is

dealt. When the selected game is 21, the number of cards dealt in the first hand is limited to 1. Otherwise, the dealer's hole card would be revealed in the first segment and prior to the play of the 21 hand, interfering with the normal play of the game.

Because all cards in the first segment are carried forward into the second segment, the game rules must be selected so that one set of game rules does not interfere with the strategy of the other game segments. The player receives a second card from the dealer, and deals himself a card face down. Play continues according to the standard rules of blackjack with the following exceptions: 1) a maximum number of cards dealt to the player and dealer cannot exceed 6 for reasons explained below 2) if the player holds six cards with a total point count less than 21, the player automatically wins unless the dealer has a 2 card 21 or a "natural", and 3) players can split pairs on Aces only. Doubling down (doubling the 21 bet after receiving the first 2 cards and viewing the dealer's up card) under traditional 21 rules is permitted. Ties are a push, and the player's wager is returned to the player. As with traditional 21, the player may only have one more card to complete the 21 segment of play after doubling down. The number of cards dealt to each player in the first example of the game depends upon player preference. While some players may hold with two cards, others may request the full permitted number of six cards.

In another example of the invention, the dealer may only take a total of 6 cards. In this example, if the dealer does not achieve a point count of seventeen or higher by the time the dealer takes his sixth card, the player automatically wins the blackjack round.

It was discovered that by reducing the total number of cards being dealt in each hand, the rate of play increases. Once dealers become accustomed to dealing only six cards total per person, the time spent in counting player card count totals and dealing additional cards will be reduced by having fewer cards on the table. Fewer cards also adds additional security to the game. As the number of total cards handled by the player decreases, the chances of the cards being marked decreases also.

In another example of the invention, players receive only one additional card and the players combined two card point total must exceed the point total of the dealer in

order to win. Although this is not a traditional method of playing blackjack, it simplifies the dealing procedures because every player holds the same number of cards in each segment of play. If each player received one card in the first segment, and one additional card in the second segment, each player would hold two cards at the beginning of the 5 third segment. In the third segment of play, the dealer deals additional cards until the total number of cards in each hand is 6. If the dealer gave each player four additional cards at the beginning of the third segment, the need to take an inventory of existing cards and count up to 6 would be eliminated, simplifying dealing procedures and eliminating misdeals.

10 In yet another form of the game, baccarat is played instead of 21. The object of baccarat is to achieve a point count of 9, and to beat the other hand. Banker and player hands are played. The player can bet on either of the hands. In order to win, the hand the player bet on must beat the other hand. Ten point cards count as zero, so in this example, the player cannot bust. The player can only draw a total of six cards, according to the 15 invention.

20 Any game would be suitable for playing the second game segment as long as no more than the maximum number of cards needed for all games is not exceeded. For example, another “high card” game could be played with summing the point count of three cards dealt (one card dealt in the first high card game, and two additional cards dealt in the second high card game). Or, a three card poker game could be played as the second segment game.

25 It is preferable to select a dissimilar games so that the effect of a poor hand in an earlier segment does not adversely affect the player’s luck in playing later segments. If the strategy of each game is different, the players are more likely to win at least one segment, and have a positive gaming experience.

At the conclusion of play of the blackjack or other equivalent game, play proceeds to the third segment, regardless of the outcome in the first game. The dealer must take an inventory of the cards on the table, and deal enough additional cards to each player to give each player a total of six cards. The reduction in the number of cards from seven as

shown in the prior art to six speeds the play of the game. However, it is believed that more cards can be dealt at an acceptable speed if the game segment that requires a player to compare his hand to a plurality of winning outcomes utilizes a pay table payout system.

5        In a first example of the invention, the third game segment is poker. Poker hands are resolved against a pay table as shown in Figure 2. Applicant has discovered that the primary reason why the prior art game described in Awada U.S. Patent 5,988,643 plays too slow, is because the poker hand takes too much time to resolve. In order to overcome this shortcoming, the poker hand is resolved against a pay table of predetermined winning outcomes or combinations, and payouts are made according to a table of corresponding payout odds.

10        Applicant surprisingly discovered that eliminating competition against the dealer achieved a number of important improvements. First, the dealer qualification requirement was eliminated to speed up the game and eliminate a negative feature of the game. It is no longer necessary to take an inventory of dealer cards and deal additional cards to make a seven card hand. Second, reducing the number of cards from seven to six reduces the amount of time needed to deal the entire game. Third, it has become possible to adjust the hit frequency and percentage hold on the game, which was not previously possible. Games that allow the supplier to vary the hit frequency and hold percentage generally appeal to more operators. If an operator is disappointed in the revenue generated off of a game, it is possible to modify the pay table in order to increase casino revenue and avoid having the game removed from the casino floor.

15        Two examples of suitable pay tables for the poker game segment are provided in Tables A and B, below.

5 **Table A**

Hand	Payout
Royal Flush	100:1
Straight Flush	50:1
Four of a Kind	25:1
Full House	15:1
Flush	8:1
Straight	5:1
Three of a Kind	3:1
Two Pair	2:1
Pair Aces	1:1

10 Hit Frequency: 23%

Percent Hold: 2.84%

15 **Table B**

Hand	Payout
Royal Flush	100:1
Straight Flush	50:1
Four of a Kind	15:1
Full House	10:1
Flush	6:1
Straight	5:1
Three of a Kind	3:1
Two Pair	2:1
Pair Kings or higher	1:1

20 Hit Frequency: 27%

Percent Hold: 2.31%

25 As seen by comparing the theoretical outcomes of the pay tables shown in Tables A and B, both the hit frequency and percentage hold (the % of the wagers placed retained by the casino, expressed as a percentage of wagers placed) can be modified by altering the payouts on selected predetermined winning card combinations.

30 In the first example of the invention, players are not permitted to pick up their cards. All cards are dealt face up. It was discovered that misdeals can be avoided most of the time by not letting the players touch the cards. As mentioned in the background section, one of the training issues with the prior art Awada game is taking a correct inventory of cards prior to dealing out the cards for the third segment of play. In the prior art form of play, each and every time a dealer deals too many cards, he must declare a misdeal, wait for the pit boss to confirm it, collect the cards, reshuffle the deck (or use a different newly shuffled deck), and redistribute the cards. One misdeal can conceivably cause up to 5 minutes of dead time at a table.

When players are not permitted to touch the cards, many misdeals can be resolved by the pit boss simply removing the extra card and giving it to the next player. If the error is caught prior to the remaining hands being dealt, a misdeal and corresponding delay can be completely avoided.

In a first example of the invention, each player uses his six cards to form the best possible five card poker hand. The dealer is responsible for setting the player's hand. In another example, the players can touch the cards and set their own hand. "Setting" for purposes of this disclosure is arranging cards and determining the best poker hand ranking for a given group of cards.

Payouts are awarded, for example, according to one of the pay tables shown in Examples A and B. For example, if a player obtains a flush and pay table A applies, the player is paid 8:1 on the third segment bet. Although poker hand rankings and rules are well known, the present invention contemplates that the third game can be another game utilizing a fixed number of cards equal to or exceeding the number of cards used in the second segment, and having objects and rules that are substantially different from that of the second segment. For example, a modified form of gin rummy could be played with six cards. Players would look for pairs, three of a kind and runs. What is important is that when the third segment is a game that requires the player to achieve one of a number of predetermined combinations, the payouts be according to a pay table rather than resolved against a dealer to maintain the speed of the game.

The examples described above are merely exemplary and are in no way intended to limit the scope of the invention. For example, although in one example all of the bets placed are equal, the invention contemplates allowing players to place unequal bets. Side bets on the occurrence of predetermined hands or events could be added to the game, and the game could further be modified to return greater amounts to the players, or the house, according to requests from casino customers.